

REMARKS / ARGUMENTS

In the specification:

Paragraphs 0021, 0022, and 0030 have been amended to clarify the descriptions of Figures 5, 6 and 14 as being charts and diagrams of embodiments, rather than embodiments of diagrams. Paragraphs 0060, 0067, 0068, 0183 and 0184 have been similarly amended to clarify the descriptions of Figures 5, 6 and 14.

Paragraph 0046 has been amended to correct two typographical errors, changing "customer devices 46" to "customer devices 44" as shown in the drawings.

Paragraph 0051 has been amended to correct a typographical error, changing "disk storage unit 84" to "disk storage unit 86" as shown in the drawings.

Paragraph 0053 has been amended to correct a typographical error, changing "WAN 86" to "WAN 85" to avoid any confusion over reference character 86.

Paragraph 0059 has been amended to correct a typographical error, changing "FIG. 9" to "FIG. 13" as shown in the drawings.

Paragraph 0071 has been amended to clarify that Receiving 454 Approval is one possibility, but otherwise, a message is displayed 453 to the dealer on the dealer's computer terminal that the deal is not acceptable, and to correct a typographical error, changing "Structuring 450" to "Structuring 452" as shown in the drawings.

Paragraph 0077 has been amended to remove extraneous references to reference characters 494, 496 and 498, which do not apply to the listed information elements as shown in the drawings.

Paragraph 0077 has been amended to correct a typographical error, changing "Structuring 450" to "Structuring 452" as shown in the drawings.

Paragraph 0085 has been amended to clarify the amount financed in an example purchase structure.

Paragraph 0122 has been amended to clarify that both numbers multiply out to equal 1.00 to give a 0.95 payment probability, as supported in paragraph 0126 of the specification.

In the drawings:

All Figures 1 to 23 have been amended to clarify portions with black surface shading or illegible lettering.

Figure 3 has been amended as indicated in the attached Exhibit A to clarify the specification-supported descriptive legend and reference characters for block LAN 82 and block WAN 85.

Figure 4 has been amended as indicated in the attached Exhibit A to clarify the specification-supported reference characters for block DATA STORAGE DEVICES 284 and for block DISPLAYING COMPONENT 286.

Figure 5 has been amended as indicated in the attached Exhibit A to clarify that communications device 360 communicates via a network.

Figure 6 has been amended as indicated in the attached Exhibit A to clarify that Receiving 454 Approval is one possibility, but otherwise, a message is displayed 453 to the dealer on the dealer's computer terminal that the deal is not acceptable.

Figure 12 has been amended as indicated in the attached Exhibit A to clarify the specification-supported reference characters for block FUND THE DEAL BY SENDING A CHECK TO THE DEALER 522.

Figure 13 has been amended as indicated in the attached Exhibit A to move reference characters 654 for box SCALER slightly so as not to occlude the line showing the connection between block DEBT with block ADJUSTMENT SCHEDULE 652.

Figure 14 has been amended as indicated in the attached Exhibit A to clarify the specification-supported reference characters for the entire data flow diagram 700, for block SELECT A SPECIFIC HYPERTEXT LINK TO RETRIEVE A MANAGEMENT REPORT 870, and for block INPUT CRITERIA/PARAMETERS 872; to clarify the

Application No. 10/043,676
Amendment dated April 7, 2005
Reply to Office Action mailed October 7, 2004

connections between block 870, block 872 and flow diagram 700; to clarify the connection between block RETRIEVED INFORMATION TRANSPORT INTO A WORKSHEET 854 with block PROVIDE INFORMATION 800; and to correct misspellings.

Figure 23 has been amended as indicated in the attached Exhibit A to clarify the specification-supported reference characters for the Deal Structure user interface 1200.

In the Claims:

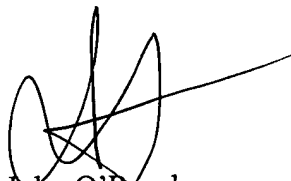
Claims 24-37 have been amended in this application. Claims 1-23 and Claims 38-45 have been withdrawn. Applicant retains the right to present Claims 1-23 and Claims 38-45 in a continuation application.

Application No. 10/043,676
Amendment dated April 7, 2005
Reply to Office Action mailed October 7, 2004

Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

April 7, 2004

Respectfully submitted,
Wang, Hartmann & Gibbs, PC
1301 Dove Street, Suite 1050
Newport Beach CA 92660
(949) 833-8483

A handwritten signature in black ink, appearing to be 'John O'Rourke', with a long horizontal line extending to the right.

John O'Rourke

Reg. No. 38985

Application No. 10/043,676
Amendment dated April 7, 2005
Reply to Office Action mailed October 7, 2004

Amendments to the Drawings:

The attached sheets of drawings include changes to all Figures, Figs. 1 through 23. These sheets, which include Figs. 1-23, replace the original sheets including Figs. 1-23.